

Azentio iMAL

Islamic Profit Calculation System (PCS)

Automate Islamic profit distribution with precision

In the world of Islamic Finance, banks must ensure that profit payouts are conducted in accordance with Shari'ah principles, which can be time-consuming and error-prone, especially without an automated solution. To manage the nuances of Shari'ah-compliant financial products and ensure regulatory adherence across diverse markets, a robust Islamic Banking solution becomes essential for Islamic financial institutions.

Azentio iMAL is an Islamic Profit Calculation System (PCS) designed to address such challenges with a comprehensive, Shari'ah-compliant solution for profit calculation and distribution. With iMAL PCS, financial institutions can tailor profit calculations based on specific products and automate the entire profit calculation cycle with accuracy.



The Power of iMAL Islamic PCS

We prefer to keep it short: Islamic PCS is part of iMAL, the first and only suite certified by the renowned Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).



Flexibility to launch new products:

Customizable parameters for institutions to design Islamic financial products based on business and market needs, with no limitation on the number of products launched.

Multiple Shari'ah contracts:

Supports multiple Shari'ah contracts such as Mudarabah, Musharakah and Wakalah. Includes built-in Shari'ah controls to ensure that the product operates within prescribed Shari'ah rules, moving the onus of Shari'ah compliance from the user to the system.

Multiple pools:

Facilitates the creation of multiple pools with unique set of assets and liabilities, enabling banks to manage returns based on the type of risk assets tagged to customers, and restricted and unrestricted investment accounts and equities.

Simulation and reporting:

Enables institutions to execute trial runs to view and monitor the current pool performance. Also includes rich built-in reports and automation that eliminate manual work and enhance decision-making.

Dashboards & Forecasting models:

Offers a dynamic dashboard for real-time pool monitoring and forecasting models that optimize weightages based on the desired Rate of Return (ROR), empowering informed decision-making and efficient profit distribution.

Efficiency at scale:

Streamlines the profit distribution process, reducing time and operational risk at scale, across geographies. Supports a wide range of Islamic financial products and can be integrated with existing core banking systems.

Enhance Customer Satisfaction:

Faster delivery of products and services, transparent and timely profit distribution, and continuous adherence with Shari'ah-principles and regulatory standards enables institutions to perpetually improve customer trust and loyalty.

iMAL serves over 100+ Islamic financial institutions driving their growth in multiple segments, including core banking, Islamic profit calculation, Islamic invest, financing, microfinance, treasure, and Sukuk management.



Connect with Azentio

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